Los Alamos National Security 2008 Open Enrollment

Your Anthem Blue Cross Benefit Highlights for 2008





Anthem National Accounts

2008 Open Enrollment Highlights

Your 2008 Benefits

- Good News- No Benefit Changes for both Actives & Retiree's for the upcoming 2008 plan year!
- Your Blue Cross Blue Shield
 Provider Network will also remain
 the same. Verify with your Doctor
 they still accept Medicare or are
 Blue Cross Blue Shield providers.
 This will insure your benefits will
 continue at the highest level.
- Your pharmacy benefits will also remain the same.





Core New Mexico Plan **Retirees** with Medicare Part A and or Part B

	<u>Network</u>	Out-of-Network
Deductible OOP Maximum	\$200 \$1,260	\$200 \$1,260
Office Visit	20%	20%
Hospital Inpatient	20%	20%
Outpatient Surgery	20%	20%
Allergy	20%	20%
X-Ray/Lab	20%	20%
Home Health	20%	20%
Durable Medical	20%	20%
Chiropractic	20%	20%
Acupuncture	20%	20%

Prescription Drug Benefit

Retail 30 day supply \$15/\$30/\$45 Mail Order 90 day supply \$30/\$60/\$90

Annual Pharmacy Out-of-pocket - \$1,000/member/year (only generic and brand formulary medications apply)





LANS Core Active Benefits

No Benefit Changes for Active Employees

Deductible \$3,000/member

OOP Maximum \$7,600/member

	Network	Out-of-Network
Office Visit	20%	20%
Hospital Inp.	20%	20%
Outpatient Surg.	20%	20%
X-Ray/Lab	20%	20%
Home Health	20%	20%
DME/Prosthetics	20%	20%
Chiropractic	20%	20%
Acupuncture	20%	20%

Prescription Drug Benefits are covered under Major Medical, subject to the \$3000 deductible before benefits apply.





Website Tools- Take Charge of Your Health

- There are many tools available to assist you TAKE CHARGE of your health.
- These beneficial tools provide you with resources including
- Health Risk Assessment
- Personal Health Records
- Web MD
- There's even more to check out, just log on to the LANS custom website.

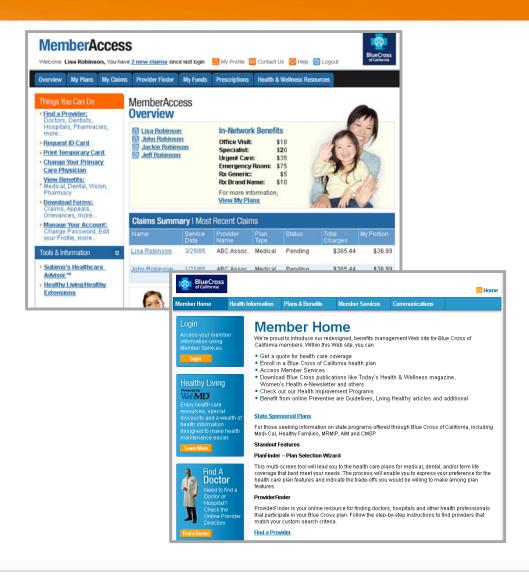




Your Custom Website: www.bluecrossca.com/lans

Anthem Blue Cross Web Resources:

- Programs directory to help members locate health and wellness classes
- Health articles on a broad array of topics
- Physician and Hospital Cost and Comparison tools
- Prescription cost and alternative medication comparison
- Decision guide capability integrating plan options and providing out of pocket cost estimation
- Physician and Hospital quality tools
- Health Information resources
- Personal risk assessment tool
- Personal health historical tool (PHR)





360°Health Program

- Blue Cross HMC Programs offer a fresh approach to helping you manage your condition through personal education and support.
- A registered nurse Health Coach will work with you and suggest strategies for improving your health with the support of a larger team of Health Coaches.
- Health Coaching addresses your total health, not just your condition.
- Together, we can find solutions that may improve your overall health and most of all, quality of life.

To Enroll

Call your the customer service number on the back of your ID card to learn more about these programs or by visiting:

www.bluecrossca.com/lans





Nurse Line –Peace of Mind 24/7

- Health concerns don't follow a 9 to 5
 weekday schedule. Sometimes you need
 answers to your health questions right
 away— and that can be the middle of the
 night or while you're away on vacation.
- That's why the 24/7 NurseLine is there for you and your family 24 hours a day, seven days a week.
- You can call the 24/7 NurseLine any time to speak with a registered nurse who is trained to help you make more informed decisions about your health situation.
- 24/7 Nurse Line is on the back of your Anthem Blue Cross I.D. Card

1-866-406-0983





Next Steps

You do not have to do anything

- You & your dependants will receive new ID cards for the upcoming 2008 plan year with our new Anthem Blue Cross Blue Shield logo. There is no change to your benefits, member ID or Group number.
- Make sure that you provide Hewitt with your new address to insure you receive it by January 1st.
- Provide your Doctor with your new card at your first visit in order for claims to be submitted on a timely and accurate basis
- Your toll-free Customer Service number is printed on your ID card for future reference.



